

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Margaret Doherty-Rodriguez  
Debtor

Case No. 18-03382-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Mar 03, 2021

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2021:**

Recip ID	Recipient Name and Address
db	Margaret Doherty-Rodriguez, 138 Lewis Blvd., Bushkill, PA 18324-8193
cr	+ Morgan Stanley Mortgage Capital Holdings LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
5212495	+ 1900 Capital Trust III, BY U.S. BANK TRUST NATIONA, P.O. Box 10826, Greenville, SC 29603-0826
5212496	+ 1900 Capital Trust III, BY U.S. BANK TRUST NATIONA, P.O. Box 10826, Greenville, SC 29603-0675, 1900 Capital Trust III, BY U.S. BANK TRU, P.O. Box 10826 Greenville, SC 29603-0826
5095467	+ EXPLORIA RESORTS, 25 TOWN CENTER BLVD SUITE C, CLERMONT, FL 34714-4836
5101237	+ Morgan Stanley Mortgage Capital Holdings LLC, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
5121073	NYU School of Medicine c/o CHRI, PO BOX 1289, PEORIA, IL 61654-1289
5095469	PIKE COUNTY TAX CLAIM BUREAU, ADMINISTRATION BLDG, 506 BROAD STREET, MILFORD, PA 18337-1596
5095470	+ SPECIALIZED LOAN SERVICING, 8742 LUCENT BLVD, SUITE 300, HIGHLANDS RANCH, CO 80129-2386

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5095466	+ EDI: GMACFS.COM	Mar 03 2021 23:48:00	ALLY FINANCIAL, PO BOX 380901, BLOOMINGTON, MN 55438-0901
5097046	EDI: GMACFS.COM	Mar 03 2021 23:48:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
5095468	+ Email/Text: bwlehtc@gmail.com	Mar 03 2021 18:47:00	LEHMAN TOWNSHIP TAX COLLECTOR, BONNIE WARGO, 136 VANWHY ROAD, BUSHKILL, PA 18324-8751
5096239	+ EDI: PRA.COM	Mar 03 2021 23:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5095471	EDI: RMSC.COM	Mar 03 2021 23:48:00	SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
5118343	+ EDI: RMSC.COM	Mar 03 2021 23:48:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 6

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	1900 Capital Trust III, BY U.S. BANK TRUST NATIONA, P.O. Box 10826, Greenville, SC 29603-0826
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 05, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2021 at the address(es) listed below:**

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Morgan Stanley Mortgage Capital Holdings LLC bkgroup@kmlawgroup.com
Michael Joshua Shavel	on behalf of Creditor 1900 Capital Trust III BY U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS CERTIFICATE TRUSTEE mshavel@hillwallack.com, ldejesus@hillwallack.com;lharkins@hillwallack.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Margaret Doherty-Rodriguez lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 5

**Information to identify the case:**Debtor 1 Margaret Doherty-Rodriguez

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7829

EIN --

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:18-bk-03382-RNO

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Margaret Doherty-Rodriguez  
aka Margaret Doherty, aka Margaret Rodriguez3/3/21**By the court:** Robert N. Opel II  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**